

Information to identify the case:

Debtor 1	<u>Patrick M Vitale</u>	Social Security number or ITIN	xxx-xx-7765
	First Name Middle Name Last Name	EIN	-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	-----
United States Bankruptcy Court District of New Jersey			
Case number:	23-10496-JKS		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Patrick M Vitale

4/21/23

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Patrick M Vitale
Debtor

Case No. 23-10496-JKS
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Apr 21, 2023

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 23, 2023:

Recip ID	Recipient Name and Address
db	+ Patrick M Vitale, 6 Van Buren Ave, Vernon, NJ 07462-3527
519817160	+ Gem Recovery Systems, 1001 McBride Ave, Little Falls, NJ 07424-2534

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ Email/Text: charles.forman@txitrustee.com	Apr 21 2023 20:24:00	Charles M. Forman, Forman Holt, 365 West Passaic St., Suite 400, Rochelle Park, NJ 07662-3005
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 21 2023 20:25:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 21 2023 20:25:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: AISACG.COM	Apr 22 2023 00:14:00	Capital One Auto Finance a division of Capital On, AIS Portfolio Services, LP, 4515 N. Santa Fe Avenue, Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Apr 21 2023 20:25:00	Toyota Motor Credit Corporation, 14841 Dallas Parkway Suite 425, Dallas, TX 75254-8067
519817154	+ EDI: CAPITALONE.COM	Apr 22 2023 00:14:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
519817155	+ EDI: CAPONEAUTO.COM	Apr 22 2023 00:14:00	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
519822121	+ EDI: AISACG.COM	Apr 22 2023 00:14:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519817156	+ EDI: CITICORP.COM	Apr 22 2023 00:14:00	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
519817158	+ Email/Text: electronicbkydocs@nelnet.net	Apr 21 2023 20:25:00	Dept of Ed/Nelnet, Attn: Bankruptcy Claims/Nelnet, Po Box 82505, Lincoln, NE 68501-2505
519817159	+ EDI: DISCOVER.COM	Apr 22 2023 00:14:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
519817161	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Apr 21 2023 20:25:00	Goldman Sachs, PO Box 45400, Salt Lake City, UT 84145-0400
519817162	+ Email/Text: PBNCNotifications@peritussservices.com	Apr 21 2023 20:24:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
519817163	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Apr 21 2023 20:25:00	Marcus by Goldman Sachs, Attn: Bankruptcy, Po

District/off: 0312-2

User: admin

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			Box 45400, Salt Lake City, UT 84145-0400
519817165	+ EDI: NFCU.COM	Apr 22 2023 00:14:00	Navy FCU, Attn: Bankruptcy, Po Box 3000, Merrified, VA 22119-3000
519817167	+ EDI: NFCU.COM	Apr 22 2023 00:14:00	Navy Federal Cu, Attn: Bankruptcy, P.O. Box 3000, Merrifield, VA 22119-3000
519817169	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 21 2023 20:26:00	Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
519817170	+ EDI: RMSC.COM	Apr 22 2023 00:14:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519817784	+ EDI: RMSC.COM	Apr 22 2023 00:14:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519817171	+ EDI: RMSC.COM	Apr 22 2023 00:14:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519817172	+ EDI: RMSC.COM	Apr 22 2023 00:14:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519817173	+ EDI: RMSC.COM	Apr 22 2023 00:14:00	Synchrony Bank/TJX, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
519817174	+ EDI: RMSC.COM	Apr 22 2023 00:14:00	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519817175	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Apr 21 2023 20:25:00	Toyota Financial Services, Attn: Bankruptcy, Po Box 259001, Plano, TX 75025-9001
519817176	+ Email/Text: bkfilings@zwickerpc.com	Apr 21 2023 20:26:00	Zwicker and Associates, 1020 Laurel Oak Road, Suite 303, Voorhees, NJ 08043-3518

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	Charles M. Forman, Forman Holt, 365 West Passaic St., Suite 400, Rochelle Park, NJ 07662-3005
cr	*+	Capital One Auto Finance, a division of Capital On, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City,, OK 73118-7901
519817157	*+	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
519817164	*+	Marcus by Goldman Sachs, Attn: Bankruptcy, Po Box 45400, Salt Lake City, UT 84145-0400
519817166	*+	Navy FCU, Attn: Bankruptcy, Po Box 3000, Merrified, VA 22119-3000
519817168	*+	Navy Federal Cu, Attn: Bankruptcy, P.O. Box 3000, Merrifield, VA 22119-3000

TOTAL: 0 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 23, 2023

Signature: /s/Gustava Winters

District/off: 0312-2

User: admin

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 21, 2023 at the address(es) listed below:

Name	Email Address
Charles M. Forman	cforman@formanlaw.com lcapasso@formanlaw.com;cforman@iq7technology.com;ecf.alert+Forman@titlexi.com
Charles M. Forman	on behalf of Trustee Charles M. Forman cforman@formanlaw.com lcapasso@formanlaw.com;cforman@iq7technology.com;ecf.alert+Forman@titlexi.com
Denise E. Carlon	on behalf of Creditor CSMC 2018-RPL9 Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
James C. Zimmermann	on behalf of Debtor Patrick M Vitale jim@jzlawyer.com office@jzlawyer.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5